

In re:
Megan E. Bauer
Debtor

Case No. 18-15713-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Aug 18, 2023

User: admin
Form ID: 138OBJ

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2023:

Recip ID	Recipient Name and Address
db	Megan E. Bauer, 5120 Cassidy Dr., Schnecksville, PA 18078-2655
14188847	CFI Westgate Resorts, 2801 Old Winter Garden Rd, Ocoee, FL 34761-2965
14188849	Citi, PO Box 659728, San Antonio, TX 78265-9728
14188859	Discover Bank, PO Box 742655, Cincinnati, OH 45274-2655
14188862	Macy's Card Payments, PO Box 9001094, Louisville, KY 40290-1094
14216872	+ Westgate Blue Tree Orlando, Ltd., 2801 Old Winter Garden Rd., Ocoee, FL 34761-2965

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Aug 18 2023 23:28:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 18 2023 23:28:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14188842	Email/PDF: bncnotices@becket-lee.com	Aug 18 2023 23:39:37	American Express, P.O. Box 1270, Newark, NJ 07101-1270
14207675	Email/PDF: bncnotices@becket-lee.com	Aug 18 2023 23:50:50	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14188843	Email/Text: creditcardbkcorrespondence@bofa.com	Aug 18 2023 23:28:00	Bank Of America, P.O. Box 15019, Wilmington, DE 19886-5019
14200218	+ Email/Text: mortgagebkcorrespondence@bofa.com	Aug 18 2023 23:28:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14188844	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 18 2023 23:28:00	Barclay Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337
14188845	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 18 2023 23:50:22	Best Buy, P.O. Box 6500 Capital One Retail Service, Sioux Falls, SD 57117-6500
14188846	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 18 2023 23:39:51	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
14210538	Email/PDF: bncnotices@becket-lee.com	Aug 18 2023 23:40:02	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14188851	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 18 2023 23:50:40	Citi Cards, PO Box 6004, Sioux Falls, SD 57117-6004
14188850	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 18 2023 23:50:51	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
14188852	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 18 2023 23:50:51	CitiBank, P.O. Box 6004, Sioux Falls, SD

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			57117-6004
14226685	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 18 2023 23:39:45	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14188853	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 18 2023 23:28:00	Comenity, P.O. Box 659705, San Antonio, TX 78265-9705
14188854	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 18 2023 23:28:00	Comenity, PO Box 659617, San Antonio, TX 78265-9617
14188855	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 18 2023 23:28:00	Comenity Bank, PO Box 659728 Victoria's Secret, San Antonio, TX 78265-9728
14188857	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 18 2023 23:28:00	Comenity Bank, PO Box 659820, San Antonio, TX 78265-9120
14188856	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 18 2023 23:28:00	Comenity Bank, PO Box 659707, San Antonio, TX 78265-9707
14188858	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 18 2023 23:28:00	Comenity Bank, PO Box 659728, San Antonio, TX 78265-9728
14188863	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 18 2023 23:50:22	Macys American Express, PO Box 9001094, Louisville, KY 40290-1094
14227180	Email/Text: bnc-quantum@quantum3group.com	Aug 18 2023 23:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14192671	Email/Text: mrdiscen@discover.com	Aug 18 2023 23:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14188860	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 18 2023 23:40:04	Home Depot, PO Box 9001010, Louisville, KY 40290-1010
14188848	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 18 2023 23:39:28	Chase Slate, PO Box 1423, Charlotte, NC 28201-1423
14188841	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 18 2023 23:40:01	Amazon/Chase Card Services, PO Box 1423, Charlotte, NC 28201-1423
14188861	Email/Text: PBNCNotifications@peritussservices.com	Aug 18 2023 23:28:00	Kohls, PO Box 2983, Milwaukee, WI 53201-2983
14427987	Email/PDF: resurgentbknotifications@resurgent.com	Aug 18 2023 23:39:37	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14218831	Email/PDF: resurgentbknotifications@resurgent.com	Aug 18 2023 23:39:30	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14188865	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 19 2023 09:01:57	Old Navy, P.O. Box 530942, Atlanta, GA 30353-0942
14188864	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 19 2023 09:01:57	Old Navy, P.O. Box 960017, Orlando, FL 32896-0017
14188867	Email/Text: Bankruptcy.Notices@pnc.com	Aug 18 2023 23:28:00	PNC Bank, N.A., PO Box 856177, Louisville, KY 40285-6177
14226450	Email/Text: Bankruptcy.Notices@pnc.com	Aug 18 2023 23:28:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14219758	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 18 2023 23:39:51	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14189600	+ Email/PDF: rmscedi@recoverycorp.com	Aug 18 2023 23:40:01	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14188866	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 18 2023 23:39:51	Pay Pal Credi, PO Box 71202, Charlotte, NC 28272-1202
14225877	Email/Text: bnc-quantum@quantum3group.com	Aug 18 2023 23:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

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14225876	Email/Text: bnc-quantum@quantum3group.com	Aug 18 2023 23:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14188868	Email/Text: bankruptcyteam@quickenloans.com	Aug 18 2023 23:28:00	Quicken Loan, PO Box 6577, Carol Stream, IL 60197-6577
14206431	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 18 2023 23:28:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14226767	+ Email/Text: bncmail@w-legal.com	Aug 18 2023 23:28:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14188870	Email/Text: bankruptcy@bbandt.com	Aug 18 2023 23:28:00	SunTrust, PO Box 791144, Baltimore, MD 21279-1144
14196604	+ Email/Text: bankruptcy@bbandt.com	Aug 18 2023 23:28:00	SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
14188872	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 18 2023 23:39:51	Synchrony Bank, P.O. Box 960013, Attn: Bankruptcy Department, Orlando, FL 32896-0013
14412079	+ Email/PDF: ais.sync.ebn@aisinfo.com	Aug 18 2023 23:39:48	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14188871	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 18 2023 23:39:48	Synchrony Bank, PO Box 965060, Orlando, FL 32896-5060
14188873	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 18 2023 23:40:01	Synchrony Bank/Amazon, P.O. Box 960013, Attn: Bankruptcy Department, Orlando, FL 32896-0013
14188874	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 18 2023 23:39:51	Synchrony Bank/WalMart, P.O. Box 530927, Atlanta, GA 30353-0927
14226835	+ Email/Text: bncmail@w-legal.com	Aug 18 2023 23:28:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14188875	Email/Text: bncmail@w-legal.com	Aug 18 2023 23:28:00	Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170
TOTAL: 50			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14188869	##+	Santander Bank, PO Box 12768, Reading, PA 19612-2768

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2023

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
KEVIN K. KERCHER	on behalf of Debtor Megan E. Bauer kevinkk@kercherlaw.com kevin@kercherlaw.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Megan E. Bauer

Debtor(s)

Case No: 18-15713-pmm

Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 8/18/23